

Information to identify the case:

Debtor 1	Hilda H Walker	Social Security number or ITIN	xxx-xx-6036
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed in chapter	13 10/3/19
Case number:	19-13281-KHK	Date case converted to chapter	7 12/3/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Hilda H Walker	
2. All other names used in the last 8 years		
3. Address	PO Box 924 Dumfries, VA 22026	
4. Debtor's attorney Name and address	Ashvin Pandurangi AP Law Group, PLC 211 Park Ave. Falls Church, VA 22046	Contact phone (571) 969-6540 Email: ap@aplawg.com
5. Bankruptcy trustee Name and address	Janet M. Meiburger The Meiburger Law Firm, P.C. 1493 Chain Bridge Road, Suite 201 McLean, VA 22101-5726	Contact phone 703-556-9404 Email: trustee@meiburgerlaw.com

For more information, see page 2 >

Debtor **Hilda H Walker**

Case number **19-13281-KHK**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Hilda H Walker
 Debtor

Case No. 19-13281-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: huntingto
 Form ID: 309A

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 Total Noticed: 38

Date Rcvd: Dec 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2019.

db +Hilda H Walker, PO Box 924, Dumfries, VA 22026-0924
 aty +Sara A. John, M. Richard Epps, P.C., 605 Lynnhaven Parkway, Virginia Beach, VA 23452-7313
 15116005 +Aaron's, Inc., PO Box 100039, Kennesaw, GA 30156-9239
 15050635 +Acima Credit, 9815 Monroe Street, 4th Floor, Sandy, UT 84070-4384
 15050636 +Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
 15050637 +Advance Financial 24/7, 100 Oceanside Drive, Nashville, TN 37204-2351
 15127579 +Arlington County Treasurer, 2100 Clarendon Blvd, Ste 217, Arlington, VA 22201-5445
 15050638 +Arlington Imports Finance, 2713 Willow Drive, Vienna, VA 22181-5310
 15050639 +Best Health Services, 3763 Fettler Park Drive, Dumfries, VA 22025-1946
 15050640 +First Nataional Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
 15050644 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
 15050647 +NOVEC, PO Box 34795, Alexandria, VA 22334-0795
 15050650 +Prince William Family Medicine, PO Box 14000, Belfast, ME 04915-4033
 15113980 +Rappahannock Electric Cooperative, P.O. Box 7388, Fredericksburg, VA 22404-7388
 15050651 +Rappahannock Electric Coop, 13252 Cedar Run Church Rd., Culpeper, VA 22701-8221
 15050652 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
 15050655 +Spotsylvania County Treasurer, PO Box 175, Spotsylvania, VA 22553-0175
 15107562 +Spotsylvania County Treasurer's Office, P.O. Box 100, Spotsylvania, VA 22553-0100
 15050657 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ap@aplwg.com Dec 06 2019 04:08:08 Ashvin Pandurangi, AP Law Group, PLC, 211 Park Ave., Falls Church, VA 22046
 tr EDI: BJMMEIBURGER.COM Dec 06 2019 08:43:00 Janet M. Meiburger, The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 15148413 +EDI: ATLASACQU.COM Dec 06 2019 08:43:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 15108932 +EDI: CHRM.COM Dec 06 2019 08:43:00 CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
 15050641 +EDI: AMINFOFP.COM Dec 06 2019 08:43:00 First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
 15050642 EDI: IRS.COM Dec 06 2019 08:43:00 IRS, P.O. Box 931200, Kansas City, MO 64999-0000
 15064846 E-mail/PDF: resurgentbknofications@resurgent.com Dec 06 2019 04:23:30 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15050643 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 06 2019 04:23:32 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
 15068287 +EDI: NFCU.COM Dec 06 2019 08:43:00 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
 15050645 +EDI: NFCU.COM Dec 06 2019 08:43:00 Navy Federal Credit Union, PO Box 3501, Merrifield, VA 22119-3501
 15050646 +E-mail/Text: suewoodsnic@gmail.com Dec 06 2019 04:13:12 Nemo's Investigations & Collections, Attn: Bankruptcy, Po Box 30517, Phoenix, AZ 85046-0517
 15050648 E-mail/Text: info@phoenixfinancialsvcs.com Dec 06 2019 04:08:19 Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236-0000
 15050649 EDI: PRA.COM Dec 06 2019 08:43:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502-0000
 15145379 EDI: PRA.COM Dec 06 2019 08:43:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 15156181 EDI: Q3G.COM Dec 06 2019 08:43:00 Quantum3 Group LLC as agent for, ACE Cash Express INC, PO Box 788, Kirkland, WA 98083-0788
 15050654 E-mail/Text: bankruptcy@snapfinance.com Dec 06 2019 04:08:18 SNAP Finance, PO Box 26561, Salt Lake City, UT 84126-0000
 15050653 +E-mail/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com Dec 06 2019 04:13:34 Sentara Healthcare, 535 Independence Parkway, Suite 600, Chesapeake, VA 23320-5181
 15050656 +EDI: RMSC.COM Dec 06 2019 08:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 15050658 E-mail/Text: bkr@taxva.com Dec 06 2019 04:12:55 Virginia Dept of Taxation, P.O. Box 2369, Richmond, VA 23218-0000

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Santander Consumer USA Inc. dba Chrysler Capital

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-9

User: huntingto
Form ID: 309A

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Total Noticed: 38

Date Rcvd: Dec 05, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Hilda H Walker ap@aplawg.com,
preea@aplawg.com;pandurangiar78675@notify.bestcase.com
Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
John P. Fitzgerald, III ustpreregion04.ax.ecf@usdoj.gov
Sara A. John on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital
sara_john@epspc.com

TOTAL: 4